

THE OLD RELIABLE



ROYAL  
BAKING  
POWDER  
Absolutely Pure

THERE IS NO SUBSTITUTE

## BANKING BY FERRYBOAT

Ingenious System to Escape  
Taxation in New York.

### ACCOUNTS TAKEN TO NEW JERSEY

How Collection of Clearing House  
Charges on Out of Town Checks is  
Avoided—Outgrowth of the Competition  
Between New York Banks  
and New Jersey's Financial Institutions.

"Banking by ferryboat" is the latest development of the rivalry between New York city and New Jersey banks, says the New York Post. It is practiced by some banks and trust companies of Jersey City, Hoboken or Newark, which solicit accounts in New York with the understanding that a collector will call regularly for deposits, enter the same in the passbook and transfer the funds "by ferry" across the river. Of late "banking by ferryboat" has become very popular because of the opportunity it affords to shift your bank balance just before the tax lists are made up. Dozens of accounts were transferred to New Jersey institutions a few days ago as to avoid paying taxes on New York deposits.

In brief this is the system: A New York man carries a \$100,000 average balance with a Wall street bank. The account is large enough to excite the envy of banks across the river, who offer 2 1/2 or 3 per cent interest on daily balances, all the facilities of metropolitan banking and an added inducement.

"Deposit with us," says the New Jersey banker, "and your account will be beyond the taxgatherer's reach. He can do nothing with you because your deposits are entered upon the passbook of a New Jersey institution. Then, too, your account will be classed as New York funds in the sense that your checks will be made payable at two banks, one in New York city and the other in New Jersey. That will relieve you from the clearing house collection charges on country checks and give you a New York depository for resort to in case of need. Our plan also provides for certification of checks in New York by an officer of our institution who is duly qualified to endorse 'accepted and payable at the bank, New York city,' upon items presented to him there. That gives you all the facilities of a New York bank without even the trouble of making your own deposits. Considering the liberal interest allowed and freedom from taxation, you are really better off than you would be patronizing a Wall street institution."

Besides this, the "banking by ferryboat" idea has been availed of by wealthy mortgagees for the same purpose. In such cases the holder of the mortgage assigns the instrument to a New Jersey trust company, receiving in payment a certified check which is technically credited to his account. This credit is never drawn upon, title to the mortgage being retransferred to the original holder as soon as the "tax period" has passed. This procedure enables the man of easy conscience to swear off his taxes in New York state on the plea that he is in no way interested in mortgage investments. The practice is said to be increasing from year to year.

Although the Clearing House association has proceeded at various times against local banks which omitted the collection charges on checks payable at two points—one out of town and the other located in the "free district"—the abuse is said to continue to a greater or less extent. In fact, some bankers declare that the practice cannot be reached by clearing house rules at all. Acting on this assumption, one New Jersey trust company will, it is said, soon test the agreement by forming a hard and fast alliance with a clearing house bank.

### TESTS FOR CLOTH.

How to Detect Frauds When Buying Fabrics.

"Of the goods sold as 'all wool' there is not one-tenth that is genuine," said a writer in the Chicago Tribune. "In the greater part the main component is cotton. The test is simple. All that is necessary is to pull out a few threads and apply a lighted match. Cotton will go off in a blaze, and wool will shrivel up."

The distinguishing type, pure linen from the counterfeit article is even easier. The intending buyer need but wet his finger and apply it to the goods. If they be pure linen, the moisture will pass straight through. The spot touched will be soaked at once, and at

## News Items About The Colored People

Mr Editor Sir up To this date I have not had but very Little encouragement in Regards of getting my Peoples to come & let us Reason to gather about Orgernising a negro farm in our comnity all tho I See that it is Very Much needed & it may be more so in a few month from now soon after the toris are gone & then some of our good friends will have to look to some one that have made a few millions & other farm Produce and ask for a hand out when they just mite as well Prepar for the coming summer like thoes who are Planting & getting Reddy to meet thoes Hard Long & hot Summer days my Dear Readers I gess that this donot suit you but i think that we should give just the medicine to cure the Dezas & of corse I thinks that this is what our Peoples needs and if you will just wate a few month Longer you will agree with me but just now you cannot see through the walls and now my friends a nother itom I would like to call your attention to and that is the way our Boys are crowdding the Streets & Hotell yards untill it look like school are close & if we have not got any work to Put our Boys at for the nex 8 month Some one may find work for them Elsewhere & then the Pill will work so now we should take the golden Rule & use them and learn to work before we are made to work of corse I may say a great deal about other thing that you would Rather here but just at this junctiion this will suit Better for you knows that we cannot Run a negro Store in Town all tho we have about five Hundred head of negroes around here to keep it up but we cannot aford it for that don't suit me yet still we made just as much money as any other Peoples in this country & yet we cannot Run a Buissness I gess that I had Better call on the man that orgernise that club in Town about one year ago & were doing Such a Big Business on Saturday Nights for the merchants in Town if he is not dead I would like to here from him may be he mite inform me what to do but do you Remember the Bottom fell out of that club & leave the head man Hungry oh, my friends if you dont Hurry you will not See george nor Sam Som Ether for they are gone and if some of our Big Jims would say so we will call a meeting about the first of April & orgernise a negro farm so that we will have something for the Summer come Brother & let me here from you for we must do something.  
Respt yours  
Rev. Wm King

most immediately one side will be as wet as the other.

"Frauds are more numerous in silk than in any other fabric, but here also the material of adulteration is cotton. Its presence can readily be discovered. Draw a few threads out. The pieces of cotton will snap off short when pulled, while the silk will stretch and permit a considerable pull before breaking.

"Silk, cotton and wool are the three materials of cloth, and by the methods given the purchaser can at least make certain that she is obtaining what she paid for.

"Concerning silk it may be remarked that the stuff our grandmothers used to talk about that 'stood by itself' is not necessarily the best. Modern ingenuity has devised means of giving the poorest article the body requisite for this purpose.

"Shellac and other sticky substances mixed through the fabric will produce as stiff a silk as ever graced the closet of an ancestral mansion. Such stuff is quite worthless. It rots away in no time. As a matter of fact the silks most prized at present are of the soft variety, with no more rigidity than muslin.

"Counterfeit (machine made) lace is often offered as the genuine handmade article. At first glance it is identical with the real thing. Even one who is not an expert, however, can distinguish the difference with a little care. Machine lace is always exactly regular in its pattern, every figure the same shape, length, thickness, and so forth. In the handmade article there are always little irregularities."

### How to Tell an Egg's Age.

The age of an egg is now discovered by immersing it in a solution of salt containing about eight ounces to the pint. When the salt has thoroughly dissolved, the egg to be tested is dropped gently into the glass containing the solution. If the egg is only one day old, it sinks immediately to the bottom; if three days old, it sinks just below the surface only, and from five days and upward it floats.

## WORN TO A SHADOW.

When there is a falling off in flesh in woman or man there is "something wrong." And that something wrong is generally a loss of nutrition due to disease of the stomach and the other organs

of digestion and nutrition. Sometimes this loss of flesh is accompanied by variable appetite, but in many cases the appetite does not fail and there may be a constant desire to eat. Languor, nervousness, irritability, sleeplessness, are symptoms often associated with this loss of nutrition and falling off in flesh.  
Doctor Pierce's Golden Medical Discovery cures disease of the stomach and other organs of digestion and nutrition. It enables the perfect digestion and assimilation of food so that lost flesh is regained and the physical health re-established.

"I had suffered from indigestion and only those who have suffered from it know what it really is," writes Mrs. M. J. Pagan, of 1013 East Genesee St., Syracuse, N. Y. "I had had severe attacks of headache and dizziness, with cold hands and feet; everything I ate distressed me, bowels were constipated and I was growing very thin and nervous. I cannot half express the bad feelings I had when I commenced taking Dr. Pierce's Golden Medical Discovery. I took nine bottles of the 'Discovery' and have taken several bottles of Dr. Pierce's Pleasant Pellets. I am now feeling better with the first bottle and kept on improving. Now I am so greatly improved in health my friends often speak of it. I most heartily recommend these medicines to all suffering as I was."

The People's Common Sense Medical Adviser, in paper covers, is sent free on receipt of 21 one-cent stamps for expense of mailing only. Address Dr. R. V. Pierce, Buffalo, N. Y.

### How to Mend Table Linen.

Always do this before sending it to wash: Provide yourself with flourishing cotton in different sizes, according to the fineness or coarseness of your linen. Paste a piece of stiff paper over the hole on the right side and then darn very carefully with the flourishing thread on the wrong. The darn should reach half an inch beyond the tear on all sides, and the crossing must be very neatly and accurately done. It is really more satisfactory to mend these places before they reach the hole stage and takes far less time.

### \$100 Reward, \$100.

The readers of this paper will be pleased to learn that there is at least one dreaded disease that science has been able to cure in all its stages, and that is Catarrh. Hall's Catarrh Cure is the only positive cure known to the medical fraternity. Catarrh being a constitutional disease, requires a constitutional treatment. Hall's Catarrh Cure is then internally acting directly upon the blood and mucous surfaces of the system, thereby destroying the foundation of the disease, and giving the patient strength by building up the constitution and assisting nature in doing its work. The proprietors have so much faith in its curative powers, that they offer One Hundred dollars for any case that it fails to cure. Send for list of testimonials. Address, F. J. CHENEY & CO., Toledo, O.  
Sold by Druggists, 75 cents.  
HALL'S Family Pills are the best.

### How to Make Chestnut Pudding.

Make a pint of chestnut puree, sweetened and flavored with vanilla, adding a few spoonfuls of whipped cream just before the jelly sets; cover a mold with a thin coating of orange jelly, then about an inch of rich brown chocolate Bavarian cream, and when set fill the center with the chestnut jelly; set away on ice to harden.

### You Know What You Are Taking

when you take Grove's Tasteless Chill Tonic because the formula is plainly printed on every bottle showing that it is simply Iron and Quinine in a tasteless form. No Cure, no pay. 50c.

### How to Freshen a Dress.

A clever bachelor girl who works all day long and every day in a very dusty locality has imparted the secret of the spick and span appearance that is the envy of all her associates. Regularly once a week she lightly sponges her plain, trim business suit with tepid water to which have been added a little liquid ammonia and a suspicion of powdered borax. While still slightly damp the skirt and coat are pressed carefully, the household laundry irons being employed for this purpose. The entire process consumes but a few minutes, and the result is a perpetual and perennial freshness and cleanliness possible in no other way.

### A CERTAIN CURE FOR CHILBLAINS.

Shake into your shoes Allen's Foot-Ease, a powder. It cures Chilblains, Frostbites, damp, Sweating, Swollen feet. At all Druggists and Shoe Stores, 25c.

### How to Make English Meat Pie.

The veal and ham pie, which is a common English dish, should be better known here. The bone end of a piece of veal is stewed till the meat is tender with an equal amount of smoked ham. Take out the bone, strain the stock and separate the veal and ham pieces. Cut each in strips and lay in alternate layers in a deep baking dish. Season, cover with the clear stock and finish the dish with a flaky crust that will bake quickly. The dish is eaten cold, and when cut like any pie it will be found that the meat is set in a delicious jelly.

### TO CURE A COLD IN ONE DAY.

Take Laxative Bromo Quinine Tablets. All druggist refund the money if it fails to cure. E. W. Grove's signature is on each box. 25c.

# FOR ABSOLUTE SAFETY Deposit your Money in The Bowery Savings Bank

OF THE CITY OF NEW YORK.  
Chartered 1834 — Now has 140,000 Depositors.

Assets, nearly  
**\$100,000,000.00**  
(One Hundred Millions)

All the earnings belong to and are held for the benefit of depositors. The bank is managed by 43 Trustees, who give their services gratuitously. There are no dividends to anyone, except to depositors.

Deposits Received and Drafts Paid by Mail.

Printed instructions for opening an account with this Bank will be forwarded to any person on application to The Bowery Savings Bank, 128 and 130 Bowery, New York.

WILLIAM H. S. WOOD, President.  
JOHN J. SINCLAIR, 1st Vice-President. ROBERT B. WOODWARD, 2d Vice-President.

### TRUSTEES.

JOHN W. AITKEN. HUGH D. AUCHINCLOSS. GEORGE F. BAKER. OCTAVIUS D. BALDWIN. HENRY C. BERLIN. CHARLES E. BIGELOW. WILLIAM Y. BIRKMAN. JOHN W. COCHRANE. CHARLES T. COOK. JAMES W. CROWWELL. H. BLANCHARD DOMINICK.	JOEL B. ERHARDT. EDWARD D. FAULKNER. ROBERT M. GALLAWAY. CHARLES GRIFFIN. CORDELLUS H. HACKETT. CHARLES R. HENDERSON. GEORGE F. HICKS. JOHN D. HICKS. RICHARD M. HOE. GEORGE JEREMIAH. THOMAS B. KENT.	MARK W. MACLAY. GEORGE MCNEIR. SETH M. MILLIKEN. WILLIAM A. NASH. WILLIAM H. PARSONS. C. LAWRENCE PERKINS. ISAC S. PLATT. GEORGE H. ROBINSON. HENRY A. ROGERS. CHARLES SCHREIER.	JOHN J. SINCLAIR. WILLIAM M. SPACKMAN. JAMES STILLMAN. DAVID S. TABER. CHARLES H. TENNEY. FRANCIS T. WHITE. WASHINGTON WILSON. WILLIAM H. S. WOOD. ROBERT B. WOODWARD. EUGENE UNDERHILL.
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WALTER COGGESHALL, Secretary.

### How to Revive Black Cloth.

To revive black cloth rub it with this solution, and it will be restored to its original blackness: Boil together for two hours half a pound of bruised galls, a pound of logwood, a quarter of a pound of green vitriol and three quarts of water.

### How to Sharpen Carving Knives.

When knives and carvers are blunt, rub them across a common brown earthenware dish, rough side, and you will obtain a good edge.

### How to Clean Lace Collarettes.

To clean lace collarettes, whether coarse or fine, lay the collar on a large sheet of white paper on the table. Sprinkle thickly with dry flour. Rub this well in with the fingers. Leave it on for fifteen minutes, then shake well and brush off with a soft brush.

### Military Land Warrants.

\$5.00 paid persons telling who has one, whether I buy or not. R. K. Kelley, Kansas City, Mo. 3-6

## One Cent a Word

Advertisements of ten words or more under this head inserted for ONE CENT A WORD, cash in advance, each insertion. No advertisements accepted for less than 10 cents.

### FOR RENT.

FOR RENT—Cottage on Boulevard north of University, unfurnished. Apply to C. O. Codrington.

### FOR SALE.

FOR SALE—One typewriter, one Cornet, at Second Hand store, De Land, Fla.

FOR SALE—Six-room house, barn, good stable, hay mow, shed for tools, etc.; 10 acres land; city water and pool well; fruit trees, grape vines, etc. \$700 cash. Perfect title. Inquire of C. M. or Mrs. L. J. Brokaw, 6 ( ) Inquire News Office.

### REAL ESTATE FOR SALE.

HOUSE FOR SALE—Ten rooms, near University; hot and cold water; large yard; pinery just coming into bearing, etc. W. H. Mowers.

FOR SALE—15 acres land, 5 cleared and fenced; good condition for cultivation; 10 acres wild. Title perfect. Apply to WILLIAM BEST, DeLand.

## BLACK SMITH

AND

## WAGON SHOP

All kinds of Repairing  
Done Promptly and at  
Reasonable Prices.

### HORSE-SHOING A SPECIALTY.

SCOTT HODGKINS

### NOW OPEN

## Hotel Putnam.

DeLand, Fla.

W. P. CHASE,

Proprietor.

NOTICE OF APPLICATION FOR TAX DEED UNDER SECTION 8 OF CHAPTER 4888, LAWS OF FLORIDA.

NOTICE is hereby given that D. B. Paxton, purchaser of tax certificate No. 559, dated the 2nd day of June, A.D. 1898, has filed said certificate in my office, and has made application for tax deed to issue in accordance with law. Said certificate embraces the following described property situated in Volusia county, Florida, to-wit:

Undivided in 1/4 of NW 1/4 Sec 34, Tp 13 S, R 30 E, 40 acres.  
The said land being assessed at the date of the issuance of such certificate in the name of Mrs. W. V. Spencer. Unless said certificate shall be redeemed according to law, tax deed will issue thereon on the 30th day of March, A.D. 1900.  
Witness my official signature and seal this 27th day of February, A.D. 1900.  
(Seal) SAMUEL D. JORDAN,  
Clerk Circuit Court, Volusia Co., Fla.

# DE LAND THURSDAY, MARCH 19.

America's Leading Tented Amusement.

## Gentry Bros Famous Shows

The Highest Class Exhibition of Its Kind  
in the World. Two Complete Performances Daily at 2 and 8 p.m.



A mighty conclave of wonderfully educated Animal Actors. Hundreds of pretty Dogs, Ponies and Monkeys.

### A Herd of

## TINY BABY ELEPHANTS

## A Drove of Lilliputian Camels

Grand Free Street Parade at 10 a.m.  
The Longest and Prettiest Procession ever seen. Two Bands. 50 Glittering Tableau Wagons and Cages.

20—New Features—20

## Excursion Rates on All Railroads

DeLand  
THURSDAY March 19